



CITY OF BEND

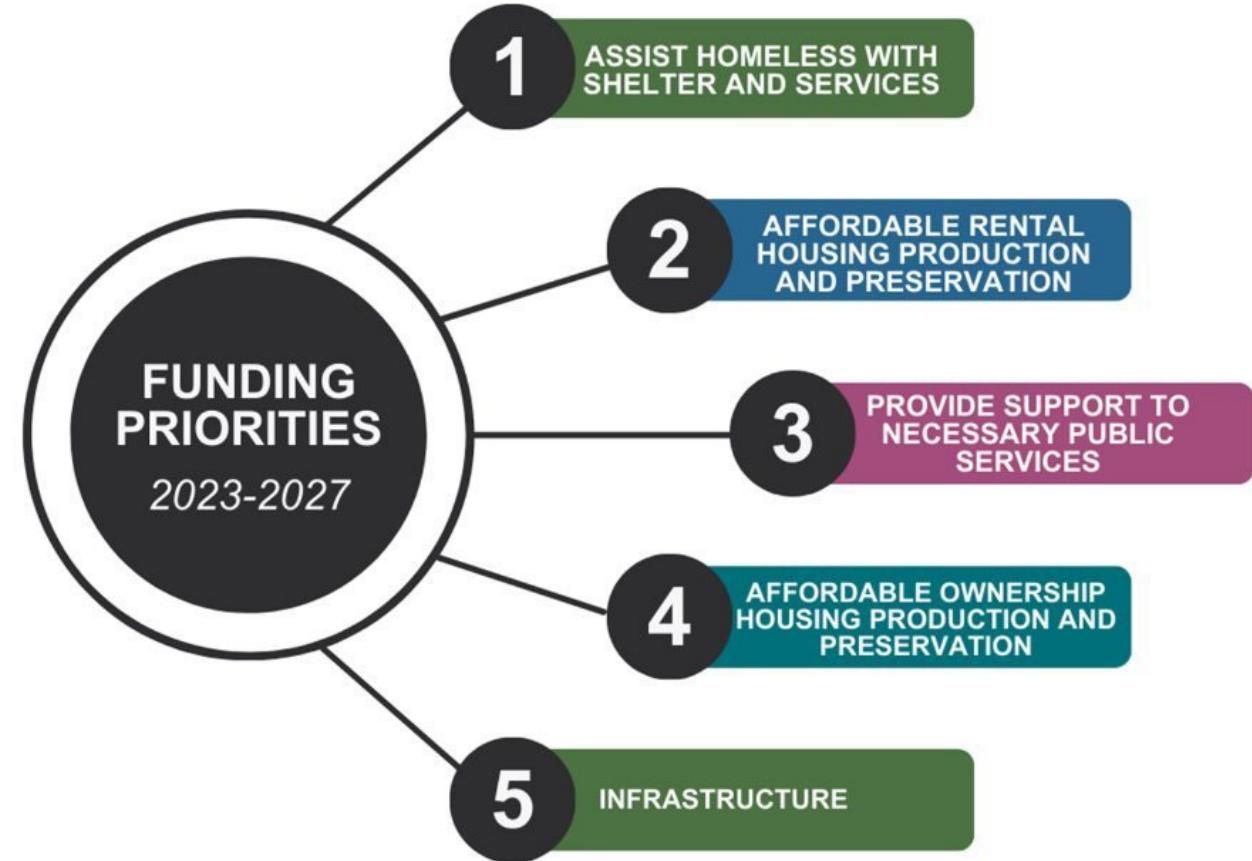
Parameters for Open Funding Applications

Racheal Baker, Housing Division Manager, Real Estate and Facilities

Wednesday, June 11, 2025

Consolidated Plan

- Bend City Council adopted the 2023-2027 Consolidated Plan (“Plan”) for its Community Development Block Grant (“CDBG”) program
- This Plan sets goals and funding options every 5 years
- Established through a series of community engagement processes



Affordable Housing Fund

“AHF”



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Affordable Housing Fund



- Established in 2006
- 1/3 of 1 percent of all building permit valuations charged and placed in fund
- For affordable housing proposals pursuant to the priorities of the Consolidated Plan
- Loan proceeds must be returned to the fund
- May benefit households up to 100 percent Area Median Income (“AMI”)
- See Bend Municipal Code Chapter 9.40



Community Development Block Grant

“CDBG”

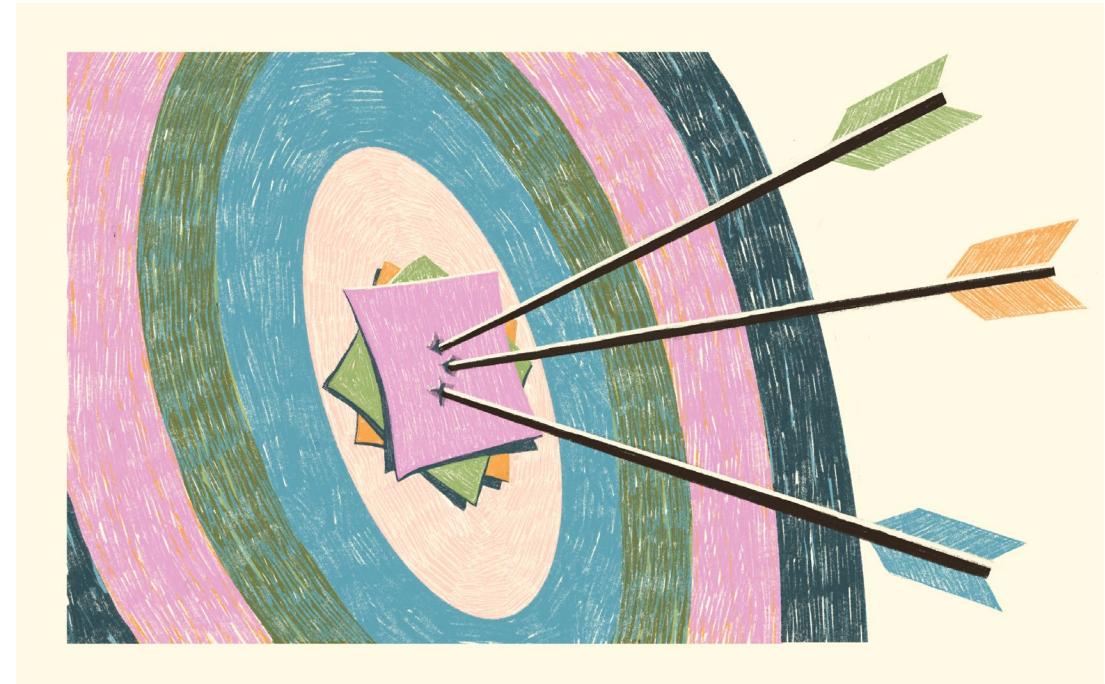


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National Objective Requirements of CDBG

- Benefit low- and moderate-income persons (households at or below 80 percent AMI),
- Aid in the prevention or elimination of slums or blight; or
- Meet a need having a particular urgency.

- See 24 CFR 570.208



Low- and Moderate-Income Housing Activities



- Acquisition of land or existing buildings
- Rehabilitation of owner-occupied or rental units
- Conversion of non-residential structures to housing units
- Purchase assistance for low- and moderate-income homebuyers
- Prohibited for new housing construction (*allowed for PRO Housing resources and Affordable Housing Fund*)
- See 24 CFR 207 and 24 CFR 208(a)(3)



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Other Federal Requirements

- **Lead Hazard Reduction**
- **Labor Standards**
 - Prevailing Wage (Davis-Bacon, BOLI)
 - Equal Employment Opportunity
 - Section 3, providing economic opportunity for low- and moderate-income households of the community
- **Fair Housing and Equal Opportunity**
- **Uniform Relocation Act**
- **Ethical and Transparent Procurement**
 - Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards
 - 2 CFR §200
- **Environmental Review**
 - National Environmental Policy Act
 - National Historic Preservation Act
 - Protection and Enhancement of the Cultural Environment
 - Floodplain Management
 - Wetland Protection
 - Coastal Area Protection and Management
 - Endangered Species Act
 - Flood Disaster Protection Act
 - Clean Air Act
 - Wild and Scenic Rivers Act
 - Farmland Protection Act
 - Noise Control Act
 - Safe Drinking Water Act
 - Resources Conservation and Recovery Act



Pathways to Remove Obstacles to Housing

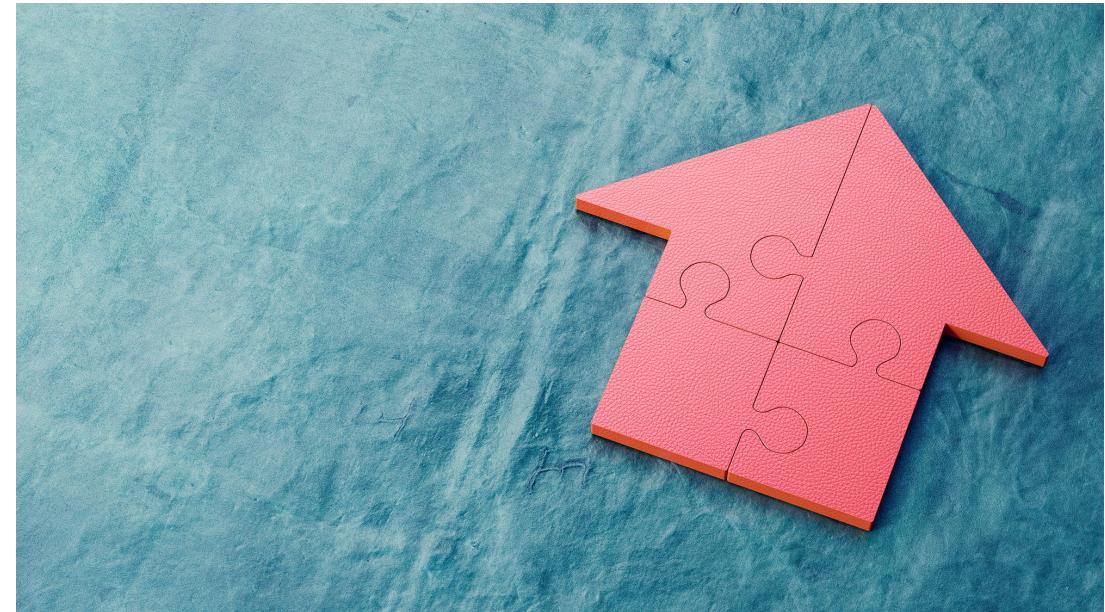
“PRO Housing”



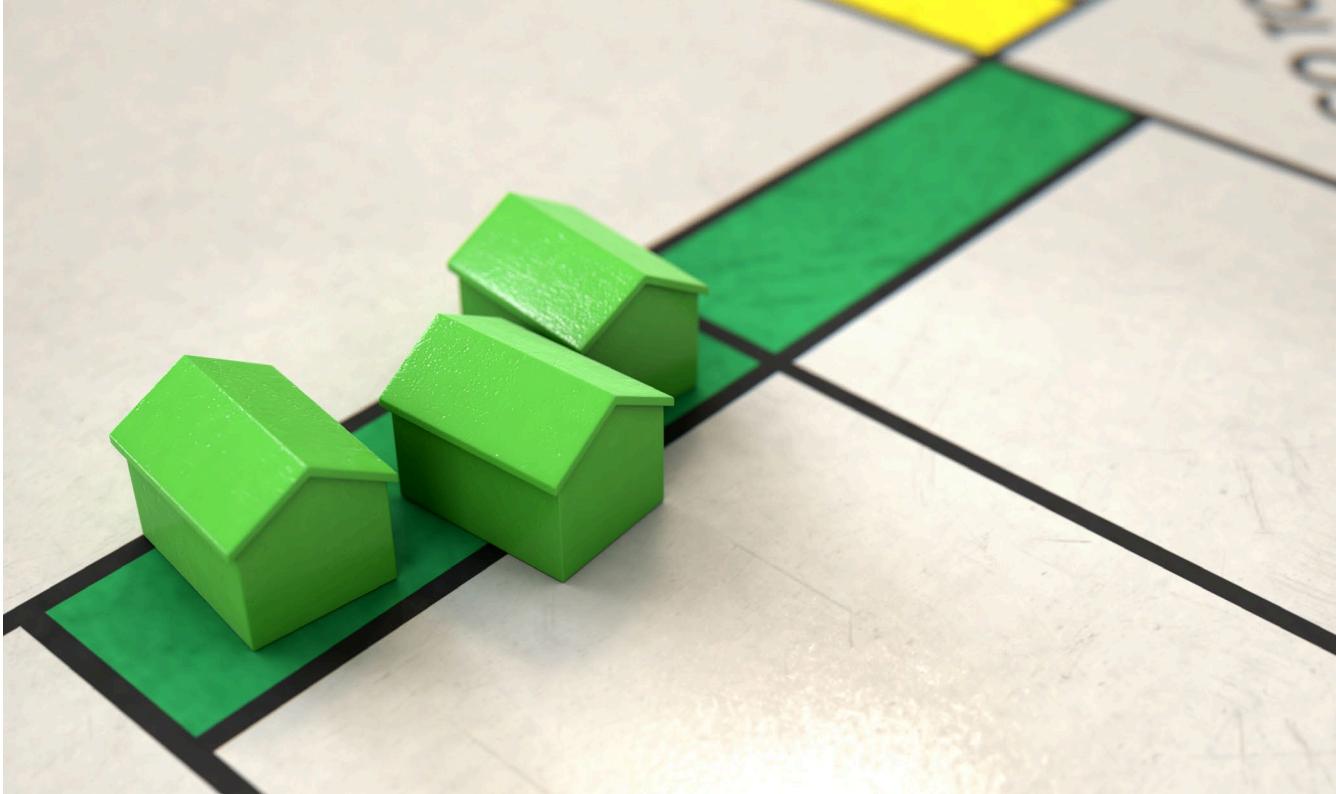
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City of Bend Awarded PRO Housing Grant

- Consolidated Appropriations Act of 2023
 - Authorized the U.S. Department of Housing and Urban Development (HUD) to initiate a competitive grant process for states, counties, and cities
- Utilized the Statutes and Regulations of the CDBG Program
- City of Bend Award Included \$4 Million for Revolving Loan Fund to Develop Housing



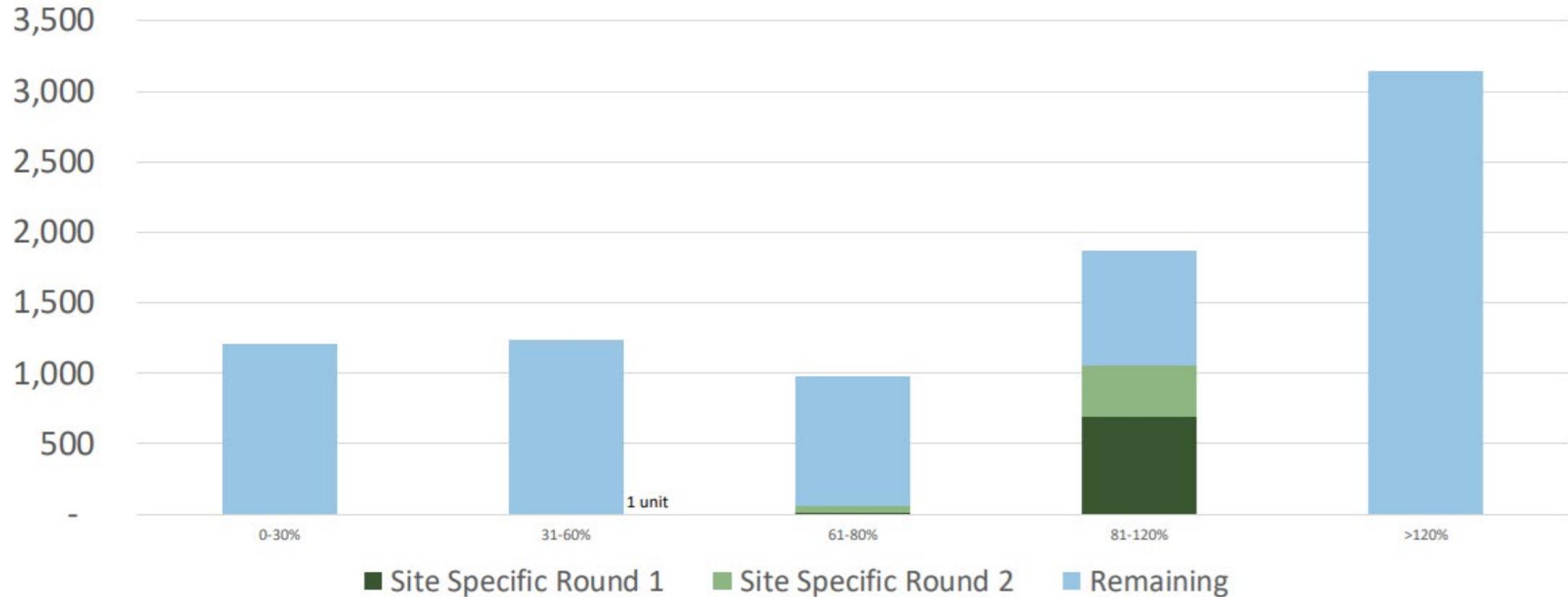
Address Housing Underproduction and Cost Burden



- Funding Purposes
- Number of Units Proposed
- Long-Term Impact
- Affordable Housing Placement in Area of Opportunity
- Reducing Cost Burden
- Oregon Housing Needs Analysis (OHNA)



TIAHA Contributions to Housing Need (OHNA 2025-2030)



City of Bend Policy on Grants and Loans



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Modifications Available to Loan Terms Policy

- “Loans for projects . . . may be negotiated for interest rates or term lengths other than those specified . . . if it can be shown that such terms would cause undue hardship to the applicant or would preclude the successful implementation and/or completion of the project.”
- “Projects . . . may receive funding in the form of deferred payment loans upon sale or transfer of the property, if it can be shown that the requirement to re-pay the funds in monthly installments would cause undue hardship to the applicant or would preclude the successful implementation and/or completion of the project.”

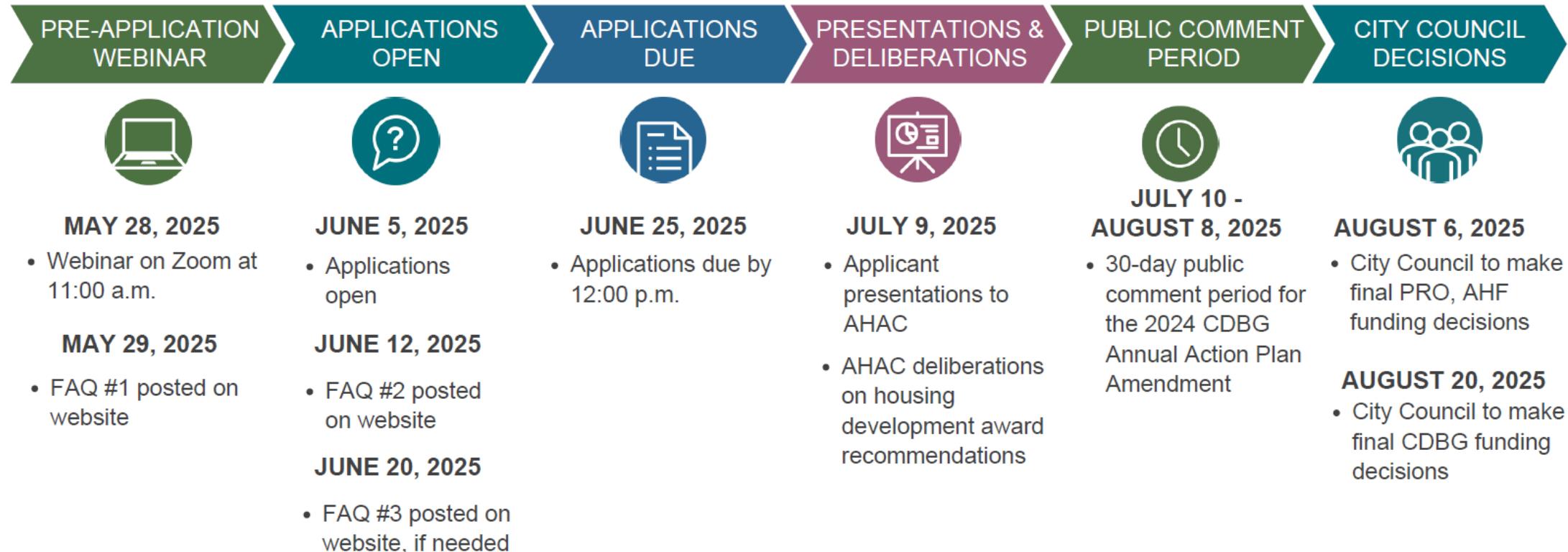


Upcoming Funding Allocation Steps

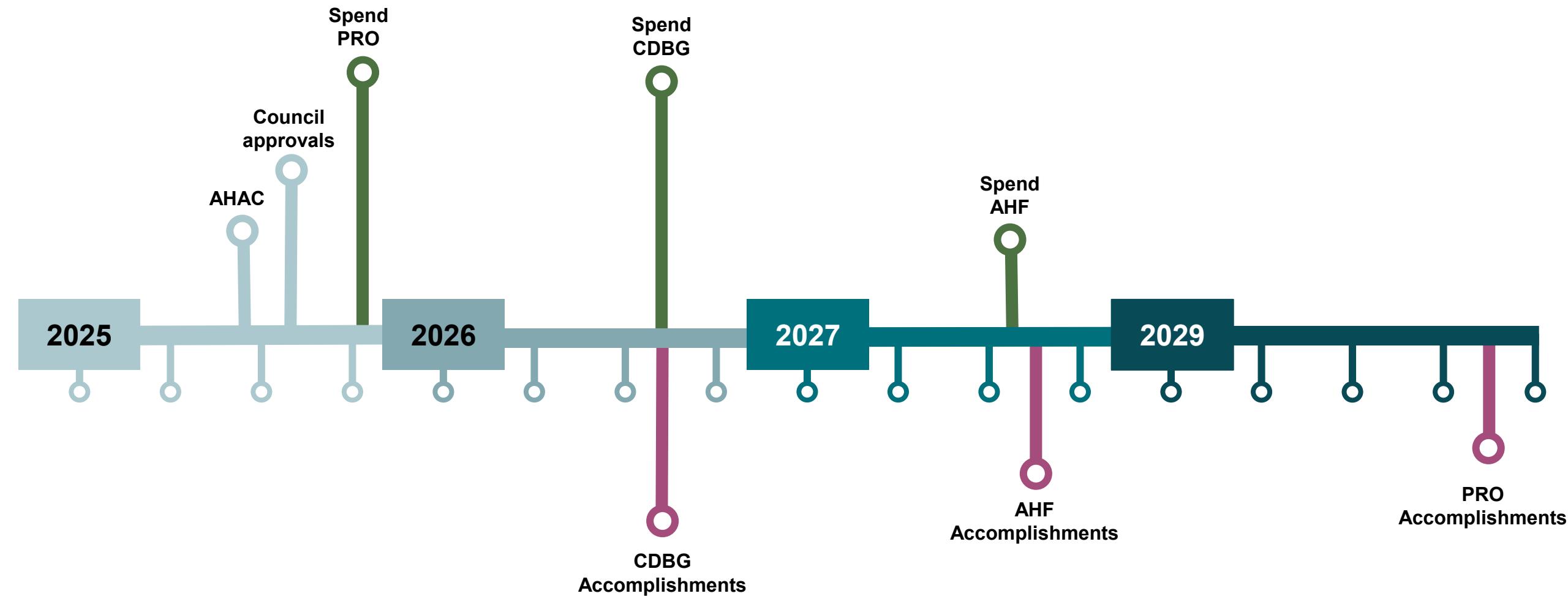


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Funding Allocation Process



Funding Disbursement and Benefit to LMI Household



Questions



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